

Fill in this information to identify the case:

Debtor 1 Mary J. Furtado

Debtor 2  
(Spouse, if filing)

United States Bankruptcy Court for the District of Massachusetts

Case number 18-11606-MSH

Official Form 410S1

## Notice of Mortgage Payment Change

**12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MTGLQ Investors, L.P.

Court claim no. (if known): 2

Last four digits of any number you use to identify the debtor's account: 3330

Date of payment change: April 1, 2019

Must be at least 21 days after date of this notice

New total payment: \$1,580.01

Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$633.21 New escrow payment: \$643.54

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note account?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ New interest rate: \_\_\_\_\_  
Current principal and interest payment: \_\_\_\_\_ New principal and interest payment: \_\_\_\_\_  
\_\_\_\_\_

Debtor1 Mary J. Furtado  
First Name Middle Name Last Name

Case Number (*If known*): 18-11606-MSH

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the *appropriate* box.

I am the creditor.

I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Tatyana P. Tabachnik

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date 03/11/2019

**Print:**

Daniel Murphy, Esquire  
Elizabeth M. Abood-Carroll, Esquire  
Matthew Dailey, Esquire  
Michael Swain, Esquire  
Patrick Martin, Esquire  
Tatyana P. Tabachnik, Esquire

Title Attorney for MTGLQ Investors, L.P.

First Name Middle Name Last Name

Company Orlans PC

Address PO Box 540540  
Number Street  
Waltham, MA 02454

Contact phone (781) 790-7800

Contact Email: bankruptcyNE@orlans.com

		Previous Payment	New Payment Effective 04/01/19
PEDRO L FURTADO 24 CAVALIER AVE TAUNTON MA 02780-2892	PRINCIPAL AND INTEREST	\$936.47	\$936.47
	ESCROW	\$633.21	\$526.78
	SHORTAGE SPREAD	\$0.00	\$116.76
	TOTAL PAYMENT	\$1,569.68	\$1,580.01

CUSTOMER SERVICE 877-735-3637

## COMING YEAR ESCROW PROJECTION

The purpose of the Coming Year Escrow Projection is to determine the lowest balance "Low Point" to which your escrow account will decline over the upcoming year. The purpose of the Low Balance Summary is to compare the projected and allowable low point amounts. If the projected low point is greater than the allowable low point (\*), there is a surplus. If the surplus is \$50.00 or greater, it will be automatically refunded to you. If the surplus is less than \$50.00, we have lowered your payment accordingly. If the projected low point is less than the allowable low point (\*), there is a shortage and/or deficiency which will be recovered by an adjustment to your monthly payment over a specified number of months. The adjustment amount(s) appears in the Low Balance Summary and New Payment Information.

ANTICIPATED ESCROW DISBURSEMENT		MONTH	PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
HOMEOWNERS INS	112.16			BEGINNING BALANCE		493.71	1,894.88
CITY TAXES	1,041.84	04/19	526.78		.00	1,020.49	2,421.66
CITY TAXES	1,041.84	05/19	526.78	CITY TAXES	-1,894.88	-347.61	1,053.56 *
CITY TAXES	2,230.67	06/19	526.78		.00	179.17	1,580.34
CITY TAXES	1,894.88	07/19	526.78		.00	705.95	2,107.12
		08/19	526.78	CITY TAXES	-1,041.84	190.89	1,592.06
TOTAL DISBURSEMENTS	6,321.39	09/19	526.78		.00	717.67	2,118.84
DIVIDED BY 12 MONTHS		10/19	526.78		.00	1,244.45	2,645.62
MONTHLY ESCROW DEPOSIT	526.78	11/19	526.78	CITY TAXES	-1,041.84	729.39	2,130.56
		12/19	526.78		.00	1,256.17	2,657.34
		01/20	526.78	HOMEOWNERS INS	-112.16	1,670.79	3,071.96
		02/20	526.78	CITY TAXES	-2,230.67	-33.10	1,368.07
		03/20	526.78		.00	493.68	1,894.85
LOW BALANCE SUMMARY							
PROJECTED LOW POINT	-347.61						
ALLOWABLE LOW POINT	1,053.56						
SHORTAGE	1,401.17						
ESCROW ADJUSTMENT FOR 12 MONTHS	116.76						
The cushion allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless state law specifies a lower amount.							

## IMPORTANT MESSAGES

PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT - ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK

PLEASE RETURN LOWER PORTION WITH YOUR PAYMENT AND KEEP THE TOP PORTION FOR YOUR RECORDS  
**INTERNET REPRINT****SELENE®**  
FINANCE

PEDRO L FURTADO

SELENE FINANCE  
PO BOX 421639  
HOUSTON TX 77242-1639**ESCROW SHORTAGE REPLY**

This is not a bill for the shortage amount. You are not required to pay this shortage in one payment. The total shortage amount is automatically divided by 12 and included in your monthly payment.

You can reduce your monthly payment by \$116.76 per payment if you pay the total shortage in full immediately. Simply send your check for \$1,401.17 along with this coupon.

LOAN NUMBER
[REDACTED]
SHORTAGE AMOUNT
\$1,401.17

Loan [REDACTED]

- This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (\*) indicates a difference from the projected activity in either the amount or date.
- When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.
- Your projected low point may or may not have been reached based on one or more of the following factors:

**PAYMENT(S)**

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous overage was returned to escrow
- Previous shortage not paid entirely

**TAXES**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**INSURANCE**

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	.00	-7,544.73
04/18						.00	-7,544.73
05/18						.00	-7,544.73
06/18						.00	-7,544.73
07/18						.00	-7,544.73
08/18						.00	-7,544.73
09/18	1,266.42					.00	-6,278.31
10/18			1,041.84 *	CITY TAXES		.00	-7,320.15
10/18			336.48	HOMEOWNERS INS		.00	-7,656.63
11/18			112.16 *	HOMEOWNERS INS		.00	-7,768.79
12/18	633.21		112.16 *	HOMEOWNERS INS		.00	-7,247.74
01/19	633.21		112.16 *	HOMEOWNERS INS		.00	-6,726.69
01/19			2,230.67	CITY TAXES		.00	-8,957.36
02/19	-557.23					.00	-9,514.59
03/19						.00	-9,514.59
TOTALS	0.00	1,975.61	0.00	3,945.47			

Under Federal Law (RESPA) the lowest monthly balance in your escrow account should not exceed \$0.00 or 1/6th of the total anticipated annual disbursement from your escrow account, unless your mortgage documents or state law specifies a lower amount. When your escrow balance reaches its lowest point during the account cycle, that balance is targeted to be your cushion amount. Under the Mortgage Contract or State or Federal Law, the targeted low point in your escrow account is \$0.00 and the actual low point balance was -\$9,514.59; the amount is indicated with an arrow (<).

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please note that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

**For Servicemembers and their Dependents:** The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS

In re:

Mary J. Furtado

Debtor

Chapter 13  
Case Number 18-11606  
Honorable Melvin S. Hoffman

**CERTIFICATE OF SERVICE**

I, Tatyana P. Tabachnik, Attorney of Orlans PC, do hereby certify that on March 11, 2019, I caused to be served a copy of Notice of Payment Change on the service list below by first class mail, postage prepaid or other method specified on the list.

Date: March 11, 2019

Respectfully Submitted,

/s/ Tatyana P. Tabachnik  
Daniel Murphy, Esq. 559440  
Elizabeth M. Abood-Carroll, Esq. 569551  
Matthew Dailey, Esq. 672242  
Michael Swain, Esq. 676513  
Patrick Martin, Esq. 669534  
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PO Box 540540  
Waltham, MA 02454  
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Email: bankruptcyNE@orlans.com  
File Number: 18-007952

**VIA US MAIL**

Mary J. Furtado  
24 Cavalier Ave  
Taunton, MA 02780

**VIA ECF**

Thomas Benner, Esq., on behalf of Debtor  
John Fitzgerald Esq., Assistant U.S. Trustee  
Carolyn Bankowski Esq., Chapter 13 Trustee